

Certificate Number: 12433-PAE-DE-028117366

Bankruptcy Case Number: 16-15348



12433-PAE-DE-028117366

CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on September 26, 2016, at 3:12 o'clock PM EDT, Judy Y. Franklin completed a course on personal financial management given by internet by Solid Start Financial Education Services, LLC, a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning personal financial management in the Eastern District of Pennsylvania.

Date: September 26, 2016 By: /s/Laura Gannon

Name: Laura Gannon

Title: Teacher